

COMMODORE



SOFTWARE

# MONEY MANAGER

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COMPUTER

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# MONEY MANAGER

## CONTENTS

Introduction.....	Page 1
Loading and Running.....	2
Creating Your Own File.....	3
Future Use of Files.....	6
Glossary.....	7

# MONEY MANAGER

## INTRODUCTION

The 64 'Money Manager' program will help you keep an up-to-date check on all your home and small business finances. You can not only keep track of your current account, but also of your Budget Account, your Credit Accounts, your regular payments (both incoming and outgoing), your savings and up to 15 accounts with a total of 150 bills.

Once you have set up your files at the beginning of each year, reviewing and updating the files is simple. All regular payments are updated as soon as you load the files; recent bills and extra payments are entered as required.

For future budgeting, there are two useful facilities. The first is an immediate forecast to the end of the month, taking into account all payments which are due. This will show you just how much money you will have left after regular payments have been made. The second facility estimates a year's expenditure on each account, adds a percentage for inflation if required, and gives you an estimated annual balance of your current account.

If you have a Budget Account, or would like to set one up, the computer will make all the necessary calculations and suggest how much you should pay into it each month. All those accounts which you want to pay from the Budget Account are noted, and any bills paid on these accounts will be debited from the Budget Account.

Any Credit Cards or Credit Accounts are dealt with separately. Enter the credit limit, how much you owe, and how much is paid each month, and the computer will give you an up-to-date balance of any time of the month.

Many of the screens can be printed out if you have a suitable printer attached. Simply press f8 (SHIFT and f7) when the printer option is given.

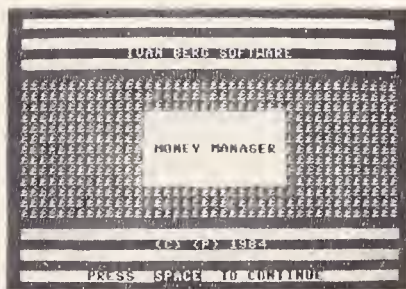
# LOADING AND RUNNING

1. Switch off the 64 to clear the memory completely. Switch on the television set, then the 64, then, if you have it, the printer.
2. Place the Operating Software cassette in the Datasette and ensure the tape is rewound.

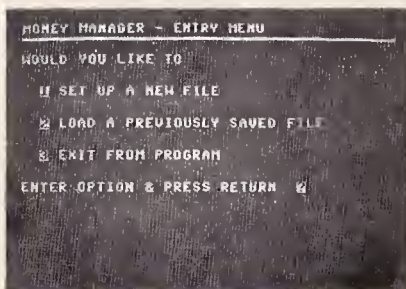
Type LOAD "MONEY MANAGER" (don't forget the quotation marks) and press RETURN. When the 64 prompts you, press the PLAY button on the Datasette. As this program is using PAVLODA™, the fast loading system, you will find that the screen will display a series of coloured flashing lines. Do not worry as this is normal. Your program will take approximately two minutes to load.

NOTE: If the 64 does not display "FOUND MONEY MANAGER" after about 30 seconds, carry out the loading process again. If the 64 does load MONEY MANAGER but displays "LOAD ERROR" on screen, turn the tape over, rewind it and carry out the loading process again.

3. The following screen will then appear:



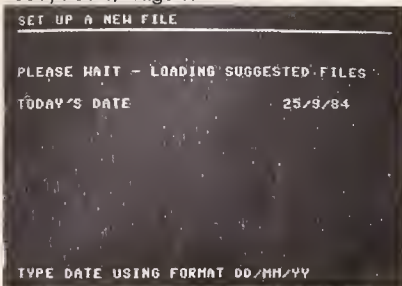
Press SPACE as requested. You will then see the Entry Menu:



When you use the program for the first time, you should select 1, to set up your files. Type 1 and press RETURN. The flashing question mark — incorporated all through the program — gives you the opportunity to correct or change your entry. If you are happy with your entry as it is, press RETURN again.

# CREATING YOUR OWN FILE

When you see the following screen, type in today's date, in figures:



(If, later on in the program, you wish to enter today's date again, simply press RETURN, and it will automatically come up on the screen.)

The computer now takes you through all the steps required to enter your financial data.

## Change File Names

1. "Salary" file names. There are five files available for monthly income, so you can enter names for the required files, e.g. Salary 1 (for your salary), Salary 2 (for your spouse's salary) and further titles for any other regular monthly income. When you have entered a name, the question mark will flash again at the beginning of the number, giving you a chance to type over any mistake you made. If you want to delete all details of a file, type ? over the name of the file.

NOTE: If you change the name of a file, you do not delete all details.

2. "Other Income" file names. In addition to the 2 salaries, there are 5 files for 'other income'. This is for any regular income (not necessarily monthly) including any payments which will be made for a limited period (e.g. royalties with a 5-year limit).

3. "Savings" file names. Under "Savings" enter any accounts, regular or otherwise, into which money is paid (such as a Building Society).

4. "Regular Outgoings" file names. This provides a possible 10 files for any regular payments (paid monthly, quarterly, every four months, bi-annually, or annually). Your mortgage or rent should be entered here.

NOTE: Do not enter Budget Account here. The

Budget Account is an automatic feature.

5. "Billed" Accounts file names. There are a further 15 'Accounts' in which you can keep details of bills received and payments made. Include here your Credit Accounts (and Credit Cards) as well as gas and electricity accounts, etc.

## Select Account Payment Method

As you may pay your billed accounts by a variety of methods (the 4 given options being Standing Order, Credit Account, Budget Account, or no special method), you are asked to designate a payment method for each file here.

This will allow you to select accounts paid by Standing Order or with cheques from a Budget Account, and note all credit accounts such as Credit Cards. It will also allow you to delete an existing file type (say, your car expenses, which were paid by Budget Account but are to be changed to cash or some other payment instead) by designating it no special file type.

## Change Regular Payments

Now the file names are entered you can start to enter regular payments. You are asked first for details of your income. Type in the amount and the date when the next payment is to be made.

NOTE: If you press RETURN alone, today's date will be automatically entered. If only the day needs changing, type in the new day, and then press RETURN which will automatically enter the current month and the current year.

When you have entered your salary details, this screen is shown:

SAVINGS      REGULAR PAYMENT  
PRESS F5 TO SELECT REQUIRED FILE

BUDGET ACCOUNT FOR THE MONTH  
POST OFFICE

USE RETURN TO GO TO NEXT ITEM  
PRESS F6 TO CONTINUE OR F7 TO PRINT

Since savings are not necessarily regular payments, you are asked to select only those savings accounts where payments are made regularly (by pressing f5). Enter the details as before. When entering the number of payments per year, type in the figures as follows: 1 for annual payments, 12 for monthly payments and so on. Only 1, 2, 3, 4, 6 or 12 will be accepted here.

Your other regular payments are now presented for you to enter details.

## Estimate Annual Payments/Income

This option will both help you to calculate what your Standing Order to the Budget Account should be, and forecast your expenditure for the year.

All the files are displayed for you to make your estimates. For those payments which are made regularly, the computer will have calculated the annual payment. If you need to adjust this figure, just type over the given figure.

## Change Budget Account Payment

If you have no Budget Account but would like to set one up, or if you have one but are not sure if you are paying the right amount, this option will calculate the details for you. All the accounts you have designated as payable through a Budget Account will be displayed with the estimated annual payment. These are then totalled and a monthly payment is suggested. You now have the option to change your present payment or to leave it as it stands. If you have not specified any accounts to be paid by Budget Account, this option does not appear.

## Create/Delete Bill Details

Here you can put in (or delete) details of all bills, those which have been paid as well as those which are outstanding. There is room for 150 bills. For each bill you will be asked for the date it was received, the amount owing, any comment you would like to make, whether or not it has been paid, and if it has been, what payment method was used.

## Change Current/Budget Account

The current balance given at the top of the screen is the balance as calculated, including all regular payments to date. Here you have the option to bring it into line with your most recent bank statement — even if you have carefully noted every payment, there may still be bank charges, interest payments and so on which you might not have accounted for.



Type in the date when the last statement was received. Now type in the balance as given, and the computer will update this figure with any payments made since the statement was received. These are now displayed. Enter any other income or payments incurred during this period which are not made on a regular basis, and the new balance is given.

On the next screens, all payments are itemised.

If you have a Budget Account, it can also be updated here from the latest statement. It is then automatically updated with a) the Standing Order which is paid into it, and b) all those bills which have been paid on accounts which have been specified as paid via this account. The balance could be credit or debit.

## **Change Current Balance**

This will take you through all savings accounts and billed accounts for you to enter their current balances.

Credit Account files will usually be negative — remember to put in the ‘—’ sign — because it is the amount you owe. Unless you have a Standing Order to a billed account, the balances of other accounts will be zero. Unpaid bills are not displayed.

If you are setting up a new file, your files are now complete and the Main Menu is displayed. Choose Option 5, to save your file.

Files should be saved on a blank cassette (provided in the cassette pack) or disk, and it is strongly advised that you make back-up copies of your files on other cassettes or disks as a further precaution. Take out the program cassette or disk when the screen instruction tells you to do so. You will be asked whether you are saving on cassette or disk. Type 1 or 2 as appropriate, and press RETURN.

You will be asked to enter a file name — anything up to 16 characters in length — and then a password for security. Be sure to write down this password, as without it you will not be able to load your files in the future.



## FUTURE USE OF FILES

After loading the program, you should select Option 2 (load a previously saved file) from the Entry Menu. Type in the file name and password when requested. You have only 3 attempts at the password: if you continue to get it wrong, the program will return to the Entry Menu.

Once the file has loaded, you are asked for today's date. On typing this, all the files are updated and the changes from the date the program was last used to today's date are itemised. Enter any other income or payments which have been made between the two dates, and the current balance is calculated.

Now the Main Menu is displayed. If you need to change any file names or regular payments, choose Option 1, and this menu will appear:

```
CHANGE ACCOUNTS
-----
WOULD YOU LIKE TO
1 CHANGE FILE NAMES
2 SELECT ACCOUNTS PAYMENT METHOD
3 CHANGE REGULAR PAYMENTS
4 ESTIMATE ANNUAL PAYMENTS/INCOME
5 CHANGE BUDGET ACCOUNT PAYMENT
6 CREATE/DELETE BILLS
7 CHANGE CURRENT/BUDGET ACCOUNT
8 CHANGE CURRENT BALANCE
9 RETURN TO MAIN MENU
ENTER OPTION & PRESS RETURN
```

To change or add to the current data, refer to Creating Your Own File.

To review or update accounts, or to pay unpaid bills, or put in new bills, choose Option 2 from the Main Menu.

```
REVIEW/UPDATE ACCOUNTS
-----
WOULD YOU LIKE TO
1 DISPLAY STATUS OF ALL 'ACCOUNTS'
2 LIST ALL REGULAR PAYMENTS
3 LIST/PAY UNPAID BILLS
4 LIST ACTUAL VS ESTIMATED PAYMENTS
5 FORECAST TO THE END OF THE MONTH
6 ESTIMATE A YEAR'S EXPENDITURE
7 RETURN TO MAIN MENU
ENTER OPTION & PRESS RETURN
```

Choose Option 1 to display the current balances of all accounts.

NOTE: Unpaid bills are shown in red under the appropriate account name. To put in new bills, select Option 1 from this menu, where you will be asked for the status of the account (Budget Account, Standing Order, etc.) and then given the opportunity to add new bills. Simply pressing RETURN in reply to a Y/N question gives a 'no' answer.

To update your Credit Cards from your last statement, select Option 3 from the Main Menu. Enter the balance as given on the statement, how much (if anything) you have paid, and any purchases you have made since your last statement. An up-to-date balance will be displayed.

Option 4 from the Main Menu allows you to transfer money to and from your savings to your current account and vice versa.

# GLOSSARY

To avoid confusion over terminology, some of the terms used in the program are defined below.

1. Budget Account: This is calculated by adding together the estimated yearly expenditure on all those accounts which you wish to pay by Budget Account, and dividing this by 12 to find the monthly payment due to the bank. This facility enables you to pay bills from the Budget Account, even when you have insufficient funds to do so.

2. Credit Cards/Credit Accounts: These terms cover not only credit cards such as Diners, American Express and Bankcard, but also credit accounts with stores, such as David Jones, where you pay a fixed amount per month, and your credit limit is a multiple of your fixed payment.

3. Billed Accounts: These are all those accounts for which you receive bills, e.g. gas and electricity. The bills may come in regularly, but the amount is variable. Most bills will probably be paid out of your current account, though some may be paid from your Budget Account. Alternatively, a standing order for a specified account may be paid into the account each month, and the account settled at the end of the year.

Credit cards are included in this section, although strictly speaking you receive statements rather than bills for them. The facility to update credit cards is given in the Review section.

4. Cash/Cash Card: If you are accustomed to taking out a specific amount of 'spending money' each month, which is otherwise unaccounted for, use this file under Regular Outgoings.

## NOTES

The information in this manual has been reviewed and is believed to be entirely reliable. No responsibility, however, is assumed for inaccuracies. The material in this manual is for information purposes only, and is subject to change without notice.

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